

<p>It's yours, guaranteed.</p>	<p>Get a credit limit up to \$6,000.</p>								
<div><div>YES,</div><p>your approval for this no-annual-fee offer is guaranteed.</p></div>	<p>P.S. Our answer is already "yes" – your approval is guaranteed for a no-annual-fee MasterCard with a credit limit up to \$6,000. But hurry, this offer expires May 17, 2012.</p> <div></div>								
<p>Guaranteed approval.</p> <p>Easy acceptance.</p> <p>Accept today.</p>	<p>(this cardboard replica card can be removed from the letter)</p> <div></div>								
<p>It's easy.</p> <p>Just fill out the online form, and you're done.</p> <p>It's fast.</p> <p>Get a response in 30 seconds!</p> <p>It's safe.</p> <p>We have many safeguards in place to ensure your financial information is completely secure.</p>									
<p>There's no annual fee!</p>	<div><div></div><p>Visit us at getmycard.ca</p><p>Use these numbers when applying:</p><div><div>RESERVATION NUMBER:</div><div>002 6512 0544 67809</div><div>ACCESS CODE:</div><div>1234351</div></div><div>002351564</div></div>								
<p>With the Capital One MasterCard, you can make purchases without ever having to carry large amounts of cash. Just say "yes" and it's yours! Visit us online at www.getmycard.ca or call us at 1-877-338-1478 to accept now.</p>									
<p>(on the back of letter)</p> <div><p>Your rates and fees.</p><table><tr><td>ANNUAL INTEREST RATE</td><td>23.9% effective on approval.</td></tr><tr><td>ANNUAL FEES</td><td>\$0.</td></tr><tr><td>OTHER FEES</td><td>Cash advance: 1% of the advance (minimum charge of \$5, not to exceed \$10), on the date the cash advance posts to your account. Overlimit: \$29, on the day the overlimit transaction posts to your account and then at the end of your billing cycle for each month that your account stays overlimit. Standard balance transfer: 0%. Special balance transfer: 3% of each balance transferred, unless stated otherwise. Balance transfer fees will be applied on the posting date of the balance transfer. Extra copy of your monthly statement: \$3, effective within 5 business days of your request being processed. Transaction copy: \$2, effective within 5 business days of your request being processed. Dishonoured payment: \$29, on the date the returned cheque posts to the account.</td></tr><tr><td>OTHER IMPORTANT INFORMATION</td><td>Guaranteed Terms: To qualify for Guaranteed status, you must: 1. Be at least of the age of majority in your province or territory of residence; 2. Not have an existing Capital One account, not have applied for a Capital One account within the last 45 days or had a Capital One account that was not in good standing; 3. Provide security funds, if required. Remember to pay your bills on time to keep your rates from going up. Check disclosures when you apply online for details.</td></tr></table></div>		ANNUAL INTEREST RATE	23.9% effective on approval.	ANNUAL FEES	\$0.	OTHER FEES	Cash advance: 1% of the advance (minimum charge of \$5 , not to exceed \$10), on the date the cash advance posts to your account. Overlimit: \$29 , on the day the overlimit transaction posts to your account and then at the end of your billing cycle for each month that your account stays overlimit. Standard balance transfer: 0% . Special balance transfer: 3% of each balance transferred, unless stated otherwise. Balance transfer fees will be applied on the posting date of the balance transfer. Extra copy of your monthly statement: \$3 , effective within 5 business days of your request being processed. Transaction copy: \$2 , effective within 5 business days of your request being processed. Dishonoured payment: \$29 , on the date the returned cheque posts to the account.	OTHER IMPORTANT INFORMATION	Guaranteed Terms: To qualify for Guaranteed status, you must: 1. Be at least of the age of majority in your province or territory of residence; 2. Not have an existing Capital One account, not have applied for a Capital One account within the last 45 days or had a Capital One account that was not in good standing; 3. Provide security funds, if required. Remember to pay your bills on time to keep your rates from going up. Check disclosures when you apply online for details.
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(on the back of letter)

Capital One card benefits.

GOLD SECURED

MASTERCARD	\$0 Fraud Liability Chip & PIN Technology Master Global Services Master RoadAssist® Service	• • • •	• • • •
EVERYDAY	Extended Warranty Price Protection Purchase Assurance	• • •	
TRAVEL	Baggage Delay Car Rental Collision/ Loss Damage Waiver MasterAssist Travel Assistance Travel Accident Insurance	• • • •	

More details are available in our disclosures.

We're delighted to let you know we've guaranteed[†] your approval for a Capital One® MasterCard.® Now, all you have to do to accept is say "yes!"

With the Capital One MasterCard, you can strengthen your credit and your spending power while enjoying the benefits of a card that's accepted at more than 29 million locations worldwide. Your card is ready for you to accept.

(on back of letter)



(on the back of letter)

Capital One® chooses this paper because it's environmentally friendly.



RECYCLED
Paper made from
recycled material
FSC® C011825

(on the back of letter)

It's all about choice.

Choose from six card designs for your Capital One MasterCard.



Standard



Camping



Lighthouse



Frog



Glacier Lake



Beach

(on the back of letter)

We like to make sure you know about our latest products or services. However, we understand if you prefer not to receive any further mail from us. To remove your name from our mailing list, please visit www.capitaloneprivacy.ca for details.

Subject to credit approval.